

## General Assembly

Raised Bill No. 6528

January Session, 2009

LCO No. 3327

\*03327\_\_\_\_INS\*

Referred to Committee on Insurance and Real Estate

Introduced by: (INS)

## AN ACT CONCERNING DENTAL IMPLANTS.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

- Section 1. Section 38a-491a of the general statutes is repealed and the following is substituted in lieu thereof (*Effective January 1, 2010*):
- 3 (a) Each individual health insurance policy providing coverage of
- 4 the type specified in subdivisions (1), (2), (4), (11) and (12) of section
- 5 38a-469 delivered, issued for delivery, renewed, amended or continued
- 6 in this state on or after January 1, [2000] 2010, shall provide coverage
- 7 for dental implants, general anesthesia, nursing and related hospital
- 8 services provided in conjunction with in-patient, outpatient or one-day
- 9 dental services if the following conditions are met:
- 10 (1) The <u>dental implant</u>, anesthesia, nursing and related hospital
- services are deemed medically necessary by the treating dentist or oral
- surgeon and the patient's primary care physician in accordance with
- 13 the health insurance policy's requirements for prior authorization of
- 14 services; and
- 15 (2) The patient is either (A) determined by a licensed dentist, in

- 16 conjunction with a licensed physician who specializes in primary care,
- 17 to have a dental condition of significant dental complexity that it
- requires certain dental procedures to be performed in a hospital, or (B)
- 19 a person who has a developmental disability, as determined by a
- 20 licensed physician who specializes in primary care, that places the
- 21 person at serious risk.
- 22 (b) The expense of such anesthesia, nursing and related hospital
- 23 services shall be deemed a medical expense under such health
- 24 insurance policy and shall not be subject to any limits on dental
- 25 benefits under such policy.
- Sec. 2. Section 38a-517a of the general statutes is repealed and the
- 27 following is substituted in lieu thereof (*Effective January 1, 2010*):
- 28 (a) Each group health insurance policy providing coverage of the
- 29 type specified in subdivisions (1), (2), (4), (11) and (12) of section 38a-
- 30 469 delivered, issued for delivery, renewed, amended or continued in
- 31 this state on or after January 1, [2000] 2010, shall provide coverage for
- 32 <u>dental implants</u>, general anesthesia, nursing and related hospital
- 33 services provided in conjunction with in-patient, outpatient or one-day
- 34 dental services if the following conditions are met:
- 35 (1) The <u>dental implant</u>, anesthesia, nursing and related hospital
- 36 services are deemed medically necessary by the treating dentist or oral
- 37 surgeon and the patient's primary care physician in accordance with
- 38 the health insurance policy's requirements for prior authorization of
- 39 services; and
- 40 (2) The patient is either (A) determined by a licensed dentist, in
- 41 conjunction with a licensed physician who specializes in primary care,
- 42 to have a dental condition of significant dental complexity that it
- 43 requires certain dental procedures to be performed in a hospital, or (B)
- 44 a person who has a developmental disability, as determined by a
- 45 licensed physician who specializes in primary care, that places the
- 46 person at serious risk.

(b) The expense of such anesthesia, nursing and related hospital services shall be deemed a medical expense under such health insurance policy and shall not be subject to any limits on dental benefits under such policy.

This act shall take effect as follows and shall amend the following sections:		
Section 1	January 1, 2010	38a-491a
Sec. 2	January 1, 2010	38a-517a

## Statement of Purpose:

To provide health insurance coverage for dental implants.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]